

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Jeffrey Donald Nikoleyyczik  
 Lori Ann Nikoleyyczik  
 Debtors

Case No. 16-17350-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: SaraR  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 5

Date Rcvd: May 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2018.

db/jdb Jeffrey Donald Nikoleyyczik, Lori Ann Nikoleyyczik, 2346 Main Street,  
 Northampton, PA 18067-1101  
 cr ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
 cr +ESSA Bank & Trust, 1065 Highway 315, Wilkes-Barre, PA 18702-6941

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr E-mail/Text: camanagement@mtb.com May 15 2018 01:39:22 M&T Bank, PO Box 767,  
 Buffalo, NY 14240-0767

cr +E-mail/Text: bnc-quantum@quantum3group.com May 15 2018 01:39:22  
 Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788  
 TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 16, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2018 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor HomeBridge Financial Services, Inc.  
 bkgroup@kmlawgroup.com  
 DOUGLAS J. SMILLIE on behalf of Creditor M&T Bank dsmillie@flblaw.com, ccharlton@flblaw.com  
 FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
 J. ZAC CHRISTMAN on behalf of Debtor Jeffrey Donald Nikoleyyczik jchristman@newmanwilliams.com,  
 epotito@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;eapotito@hotmail.com  
 J. ZAC CHRISTMAN on behalf of Joint Debtor Lori Ann Nikoleyyczik jchristman@newmanwilliams.com,  
 epotito@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;eapotito@hotmail.com  
 JOHN FISHER on behalf of Creditor ESSA Bank & Trust fisherlawoffice@yahoo.com  
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
 ecf\_frpa@trusteel3.com  
 MATTEO SAMUEL WEINER on behalf of Creditor HomeBridge Financial Services, Inc.  
 bkgroup@kmlawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor HomeBridge Financial Services, Inc.  
 bkgroup@kmlawgroup.com  
 ROLANDO RAMOS-CARDONA on behalf of Trustee FREDERICK L. REIGLE  
 RRamos-Cardona@fredreiglechl3.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Lori Ann Nikoleyczik aka Lori Triano, aka Lori  
A. Triano, aka Lori A. Nikoleyczik, aka Lori A.  
Trovato, aka Lori Nikoleyczik, aka Loriann  
Georges, aka Lori A. Georges, aka Loriann A.  
Trovato, aka Lori Trovato, aka Lori Ann Trovato,  
aka Lori Georges  
Jeffrey Donald Nikoleyczik aka Jeffrey  
Nikoleyczik, aka Jeffrey D. Nikoleyczik  
Debtors

HomeBridge Financial Services, Inc.  
Movant

vs.

Lori Ann Nikoleyczik aka Lori Triano, aka Lori  
A. Triano, aka Lori A. Nikoleyczik, aka Lori A.  
Trovato, aka Lori Nikoleyczik, aka Loriann  
Georges, aka Lori A. Georges, aka Loriann A.  
Trovato, aka Lori Trovato, aka Lori Ann Trovato,  
aka Lori Georges  
Jeffrey Donald Nikoleyczik aka Jeffrey  
Nikoleyczik, aka Jeffrey D. Nikoleyczik  
Debtors

Frederick L. Reigle Esq.  
Trustee

CHAPTER 13

NO. 16-17350 REF

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtors' residence is **\$10,858.82** which breaks down as follows;

Post-Petition Payments:	August 1, 2017 to December 1, 2017 at \$1,208.18/month
	January 1, 2018 to April 1, 2018 at \$1,204.48/month
<b>Total Post-Petition Arrears</b>	<b>\$10,858.82</b>

2. The Debtor shall cure said arrearages in the following manner:

a). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$10,858.82** along with the pre-petition arrears.

b). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

c). Within seven (7) days of the filing of the Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$10,858.82**.

3. Beginning with the payment due May 1, 2018 and continuing thereafter, Debtors shall pay to Movant the present regular monthly mortgage payment of \$1,204.48 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtors provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtors and Debtors' attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtors should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

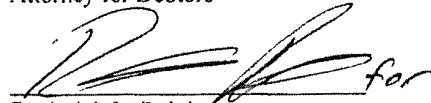
Date: April 25, 2018

By: /s/ Rebecca A. Solarz, Esquire  
Rebecca A. Solarz, Esquire  
Attorney for Movant

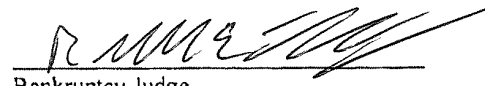
Date: May 4, 2018

  
J. Zac Christman  
Attorney for Debtors

Date: 5/8/18

  
Frederick L. Reigle  
Chapter 13 Trustee

Approved by the Court this 14 day of May, 2018. However, the court  
retains discretion regarding entry of any further order.

  
Bankruptcy Judge  
Richard E. Fehling